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*LIMITED TO MATTERS AND PROCEEDINGS BEFORE FEDERAL COURTS & AGENCIES **REGISTERED PATENT AGENT ***SENIOR COUNSEL

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GROUP ART UNIT: 2164 Examiner: Nguyen, N.

October 9, 2001

Commissioner for Patents Washington, D.C. 20231

Re:

U.S. Utility Patent Application

Appl. No. 08/922,462; Filed: September 3, 1997 For: Automated Credit Application System

Inventors:

DeFrancesco et al.

Our Ref:

1729.0060001

Sir:

Transmitted herewith for appropriate action are the following documents:

- 1. Fee Transmittal (PTO/SB/17) (in duplicate);
- 2. Petition For Extension of Time Under 37 C.F.R. § 1.136(a)(1) (in duplicate);
- 3. Amendment and Reply Under 37 C.F.R. §1.111; and
- 4. Our Check No. 32789 for \$110.00 to cover: Petition for Extension of Time; and
- 5. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents October 9, 2001 Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036. A duplicate copy of this letter is enclosed.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Wholly P. M Coll
Molly A. McCall

Attorney for Applicants

Registration No. 46,126

RES/MAM/tc Enclosures

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a colle

FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$)110.00

OIP	Comp	Complete if Known		
	Application Number	08/922,462		
OCT 0 9 200	Ething Date	September 3, 1997		
	Files Named Inventor	James R. DeFrancesco		
À	Examiner Name	Nguyen, N.		
The same	group Art Unit	2164		
PODEMAR	Attorney Docket No.	1729.0060001		

METHOD OF PAYMENT (check one)		FEE CALCULATION (continued)							
1. The Commissioner is hereby authorized to charge	3. ADDIT			F-4'4					
indicated fees and credit any overpayment to:	Large	Entity	Small	Enuty					
Deposit Account Number 19-0036	Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee D	escription	Fee paid		
Deposit Account Name Sterne, Kessler, Goldstein & Fox P.L.L.C.	105	130	205	65	Surcharge - late filing f	ee or oath			
Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17		50	227	25	Surcharge - late provisional	arge - late provisional filing fee or cover sheet			
		130	139	130	Non-English specific	cation			
☐ Applicant claims small entity status		2,520	147	2,520	For filing a request for ex parte reexamination		nation		
See 37 CFR 1.27	112	920*	112	920*	Requesting publication of action	er .			
2. Payment Enclosed:	113	1,840*	113	1,840*	Requesting publication of	action			
		110	215	55	Extension for reply within first month		110.00		
FEE CALCULATION	116	400	216	200	Extension for reply w	ithin second month			
1. BASIC FILING FEE	117	920	217	460	Extension for reply w	ithin third month			
Large Entity Small Entity	118	1,440	218	720	Extension for reply w	ithin fourth month			
Fee Fee Fee Fee Description Fee Paid Code (\$) Code (\$)	128	1,960	228	980	Extension for reply w	ithin fifth month			
101 740 201 370 Utility filing fee	119	320	219	160	Notice of Appeal				
106 330 206 165 Design filing fee	120	320	220	160	Filing a brief in suppo	ort of an appeal			
107 510 207 255 Plant filing fee	121	280	221	140	Request for oral hear	ing			
108 740 208 370 Reissue filing fee	138	1,510	138	1,510	Petition to institute a	public use proceed	ling .		
114 160 214 80 Provisional filing fee	140	110	240	55	Petition to revive - un	avoidable			
CURTOTAL (4) (C) 0 00	141	1,280	241	640	Petition to revive - un	ion to revive - unintentional			
SUBTOTAL (1) (\$) 0.00	142	1,280	242	640	Utility issue fee (or re	issue)			
	143	460	243	230	Design issue fee	•			
	144	620	244	310	Plant issue fee				
	122	130	122	130	Petitions to the Com	missioner			
2. EXTRA CLAIM FEES Fee from Extra below Fee Paid	123	130	123	130	Petitions related to pe	rovisional applicatio	ons		
Total Claims13 37** = _0 X 18.00 = _0.00	126	180	126	180	Submission of Inform	ation Disclosure St	trnt		
Indep. Claims 4 - 11** = 0 X 84.00 = 0.00	581	40	481	40	Recording each pate property (times numb	nt assignment per er of properties)			
Multiple Dependent =	146	740	246	370	Filing a submission a (37 CFR 1.129(a))				
Large Entity Small Entity Fee Fee Fee Fee Description	149	740	249	370	For each additional in (37 CFR 1.129(b))	nvention to be exam	nined		
Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	179	740	279	370	Request for Continue	ed Examination (RC	(E)		
102 84 202 42 Independent claims in excess of 3	169	900	169	900	Request for expedited examination of a				
104 280 204 140 Multiple dependent claim					design application				
108 84 209 42 "Reissue independent claims over original patent 110 18 210 9 "Reissue claims in excess of 20 and over	Other fee (specify):								
original patent SUBTOTAL (2) (\$) 0.00		(specify) :	–						
or number previously paid, if greater; For Reissues, see above	*Reduced by Basic Filing Fee Paid				SUBTOTAL (3) (\$) 110.00				
SUBMITTED BY Complete (if applicable)							-		
Name (Print/Type) Molly A. McCall		Registration No.			46,126	Telephone	202-371-2600		
Signature Wally M. Cell Date 10/9/01							10/9/01		